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INTERCHURCH WORLD MOVEMENT OF NORTH AMERICA

WORLD SURVEY CONFERENCE

ATLANTIC CITY
JANUARY 7 to 10, 1920

PRELIMINARY

Statement and Budget for American Ministerial Support and Relief

PREPARED BY
SURVEY DEPARTMENT
AMERICAN MINISTERIAL SUPPORT AND RELIEF DIVISION

THIS Survey statement should be read in the light of the fact that it is preliminary only, and will be revised and enlarged as a result of the discussions and recommendations of the World Survey Conference.

The entire Survey as revised will early be brought together in two volumes, American and Foreign, to form the basis of the financial campaign to follow.

The "Statistical Mirror" will make a third volume dealing with general church, missionary and stewardship data.

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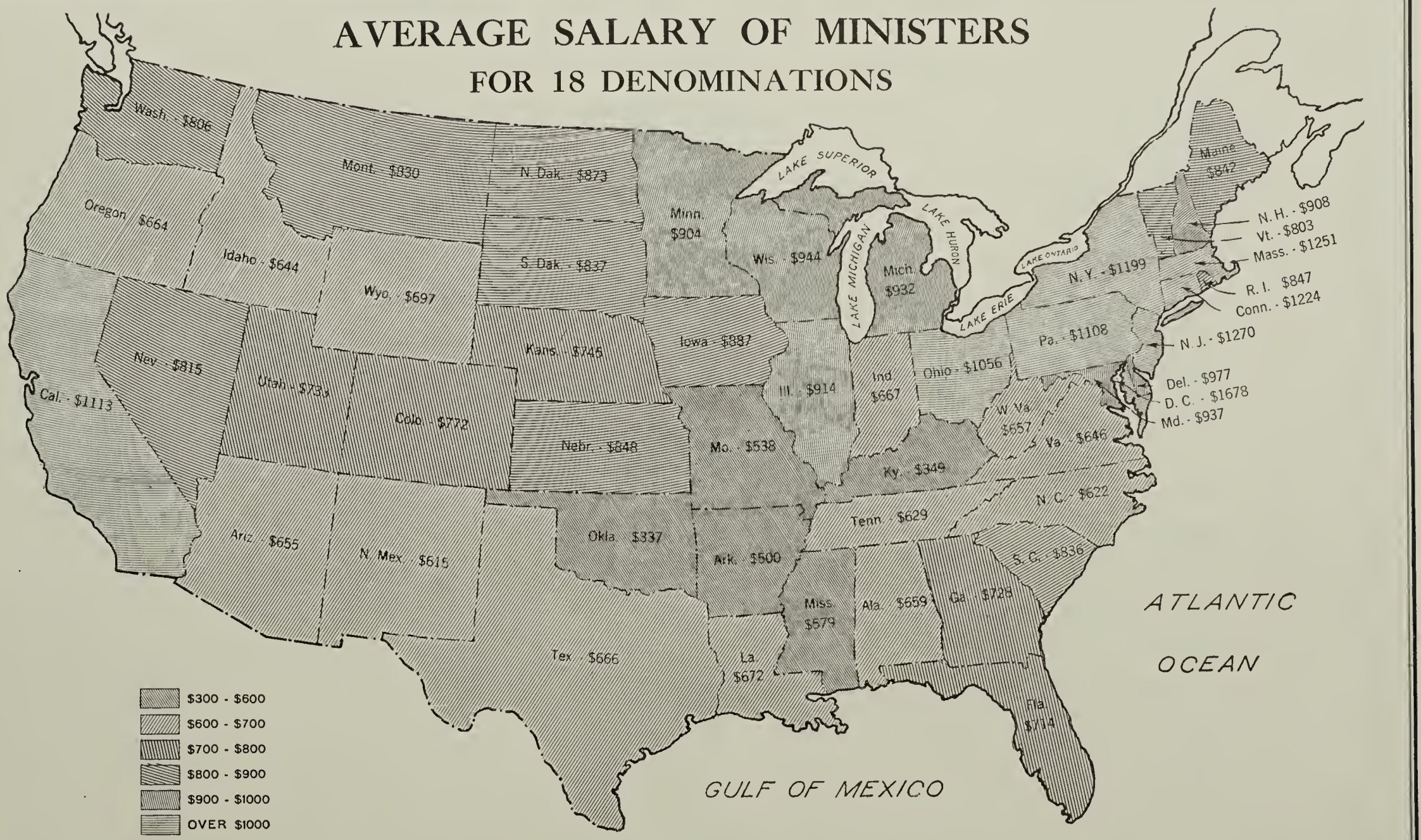
AVERAGE SALARY OF MINISTERS
FOR 18 DENOMINATIONS



Interchurch World Movement of North America.

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MINISTERIAL SUPPORT AND RELIEF

There is something wrong when a business man is content with having a minister who receives a smaller salary than one of his subordinate clerks.

MORE than half of the clergy in America receive salaries less than the minimum subsistence of the ordinary workingman's family. The United States income tax returns list only 1,671 ministers as having an income, including salary, of $3,000 a year. This is less than one per cent. of the entire number.

The minister has one chance in a hundred of receiving a $3,000 salary; the lawyer has one in five; the doctor one in seven, and the manufacturer one in ten. Not four ministers in a thousand receive a $5,000 salary.

The middle line of salaries varies somewhat in different sections and churches, but in no instance does the majority of the ministers receive in excess of $1,000.

The cost of living has increased more than eighty per cent. It has been accompanied by a like increase of wages, and workingmen have been able to maintain or even to improve their standard of living. But the increase of ministerial salaries in twenty years has not been twenty per cent. That the minister makes ends meet financially stamps him as the master business man of his time.

Inadequate salaries make widening gaps in the ministerial ranks by compelling efficient men to seek other means of supporting their families and by preventing the recruiting of the ablest and best young men.

PROFITEERING IN SOULS

LOW salaries are not due to the poverty of the laymen, who profit by the sacrifices and vows of the ministers and do not pay the cost value of their services. Most ministers pay more to preach the gospel than the laymen pay to hear it.

The per capita payment of the average layman is decreasing. He pays no more than his father or his grandfather did and less than he himself paid a decade ago.

The high-salaried, large and rich churches pay less per member than does the church at large. "We have more members and need not pay so much" seems to be the rule.

Laymen do not pay even a *tithe of a tithe*—one per cent.—of their income to maintain the church and its minister. While church membership is increasing more rapidly than population, the financial barometer points downward.

The minister is exploited for every good cause, while the plight of his family is little less than tragic. This is unfair and cruel, and makes it

impossible for him or his family to benefit by the schools, hospitals and other products of his labor, *except on the basis of charity.*

When the minister, through old age or disability, ceases to be the "Indispensable Man" he at once becomes the retired minister, or, "The Forgotten Man."

PENSIONS OR POVERTY

UNTIL recently provision for the care of retired ministers was based on charitable grounds and the plea was, "Pity the poor old minister." As a result, pitiable grants were doled out on proof of poverty.

An improved status, from that of charitable aid to one of definite support, has been adopted by several denominations in recognition of an inherent claim to a pension determined by years of service. The appeal for benevolent gifts for clerical destitution has given place to plans for the prompt payment of just and well-earned claims.

It is as reasonable to expect an aged or disabled carpenter or farmer to earn a living by preaching as to expect a disabled or retired minister to earn a livelihood in some secular pursuit.

In a day when nations, states, cities, schools, corporations and manufacturing establishments are providing for the old age of faithful employes as a matter of economic justice it seems strange that the last among the faithful servants to be thus rewarded should be the retired clergyman.

After teaching the principles of fairness which have created pension plans in a thousand industrial, commercial and municipal institutions the church must not lag in recognizing the faithful and lifetime service of its ministers.

The church has the opportunity of permanently solving the problem. Buildings must be renewed, enlarged and extended as the years go by, but an endowment for the benefit of the old minister, the widow and the orphan will abide forever.

That the services and worth of both active and retired Christian ministers demand of the laymen an adequate support is a fundamental policy of the Interchurch World Movement. The endowment necessary to accomplish this is included in its budget.

THE SUBMERGED HALF

THE survey discloses the acute situation as to ministerial support and the duty and imperative necessity that rests upon the church to provide adequate compensation for its ministers, active and retired.

The total salaries paid in 1916 to the 170,000 clergymen of the United States was $125,000,000. Not half of them received more than $700. The greater number received less than the minimum subsistence of the ordinary workingman's family. Even with allowances for rent-free houses the cost of food alone in many instances would exhaust the minister's income. The United States income tax returns for 1918 —which give the *entire* income, not the salary alone—show that only 1,671 of the 170,000 active clergymen—not one per cent.—came within the tax limit of $3,000:

438 ministers had a total income of $3,000 to $4,000.

404 ministers had a total income of $4,000 to $5,000.

275 ministers had a total income of $5,000 to $6,000.

162 ministers had a total income of $6,000 to $7,000.

392 ministers had a total income above $7,000.

SALARIES IN CITIES

PARSONAGES are found principally in cities or larger towns, where only one-sixth of all the ministers live and where salaries are uniformly larger as indicated by the following table:

	Average salary
Cities of 300,000 or more	$1,223
" " 300,000 to 100,000	1,110
" " 100,000 to 50,000	1,063
" " 50,000 to 25,000	972
" below 25,000	573

DENOMINATIONAL AVERAGES

Averages are misleading because the greatest number of ministers are in the small salary list.

The larger salaries make the average a maximum amount for most of them. The average of salaries below $1,000 would be much less than $700.

There is a wide range of differences in these denominational averages:

	Average salary
Episcopalian	$1,242
Presbyterian (North)	1,177
United Presbyterian	1,096
Reformed Church (Dutch)	1,170
Methodist Episcopal (North)	1,176
Congregational	1,042
Baptist (Northern)	950

After eliminating stated supplies and occasional pastors the Congregational Church in 1916 paid to one-half of its entire ministry less than $1,000 a year. The increase in the average salary during the twenty-six years (1890 to 1916) was but one and one-tenth per cent. Reports from 4,971 of the 6,103 Congregational churches showed that

2,783	churches	paid	less	than	$1,000
1,340	"	"	"	"	1,000 to $1,500
517	"	"	"	"	1,500 to 2,000
165	"	"	"	"	2,000 to 3,000
89	"	"	"	"	3,000 to 4,000
40	"	"	"	"	4,000 to 5,000
37	"	"	"	"	5,000 or more

The Protestant Episcopal Church usually pays its clergy better than do other denominations. Yet half of them receive less than $1,500 a year —a sum which is regarded by government economists as the minimum on which a family can be decently maintained. In New England, the Middle West and on the Pacific Coast—where salaries are higher than the average—twenty-eight clergymen receive less than $500 a year; fifty-three receive from $500 to $750; eighty-four from $750 to $1,000; 506 from $1,000 to $1,500; and only fifty-eight including bishops and general officers, receive $3,000 or more. *The highest of these salaries is about the same as that of an expert roller in a steel mill, the lowest is lower than any wages paid in the steel industry.*

The Disciples of Christ pay average salaries to their ministers and to groups of ministers at different ages:

Age of minister	Average salary	Average during his entire ministry up to the age stated	Group ages	Average salary
21	$983	$700	20–29	$1043
25	998	701	30–39	1305
30	1225	856	40–49	1577
35	1217	900	50–59	1383
40	1531	1046	60–64	1188
45	1387	939	65–69	957
50	1469	1014	70–74	658
55	1167	902	75 plus	450
60	1396	1153	.....	....
65	1035	840	.....	....
70	719	600	.....	....
75	480	550	.....	....

The Methodist Episcopal Church (North) reports for 1918 that

1,932 ministers received less than $500.
4,136 ministers received from $500 to $1,000.
4,719 ministers received from $1,000 to $1,500.
1,739 ministers received from $1,500 to $2,000.
776 ministers received from $2,000 to $2,500.
374 ministers received from $2,500 to $3,000.
179 ministers received from $3,000 to $4,000.
48 ministers received from $4,000 to $5,000.

15 ministers received $5,000 or over. Only one Methodist minister in ten received $2,000 or over; 10,787 received less than $1,500; 6,068 less than $1,000; and 1,932 less than $500.

The churches of the Northern Baptist Convention pay only eight per cent. of their ministers as much as $1,500 per year; and with the exception of a few men residing in large cities the average salary is $683, or one-third of the present wages of an untrained, unskilled foreign-born laborer.

The Table of Ministerial Salaries is significant. Returns are by no means complete since the information is not usually accessible in printed form. The percentages are larger than those of the church as a whole but their lesson is impressive.

Out of every hundred ministers only one re-

ceives $4,000 or more; two receive $3,000 or more; seven receive $2,000 or more; sixteen receive $1,500 or more; and eighty-four receive less than $1,000. Thirteen ministers out of every hundred receive less than $500.

Classification

1	per	cent.	of	ministers	receive $4,000 or more
1.4	"	"	"	"	3,000 to $4,000
4.6	"	"	"	"	2,000 to 3,000
9.3	"	"	"	"	1,500 to 2,000
32.6	"	"	"	"	1,000 to 1,500
38.6	"	"	"	"	500 to 1,000
12.7	"	"	"	"	500 or less

SALARIES BY STATE GROUPS

FOR the sake of analysis and as a matter of convenience and comparison we have listed the states of the Union in five groups under the following classification:

1. The New England States: Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont.

2. The North Atlantic States: Delaware, District of Columbia, Kentucky, Maryland, New Jersey, New York, Pennsylvania, Virginia, West Virginia.

3. The South Atlantic and Gulf States: Alabama, Arkansas, Florida, Georgia, Louisiana, Mississippi, North Carolina, South Carolina, Tennessee, Texas.

4. The Central States: Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, Oklahoma, South Dakota, Wisconsin.

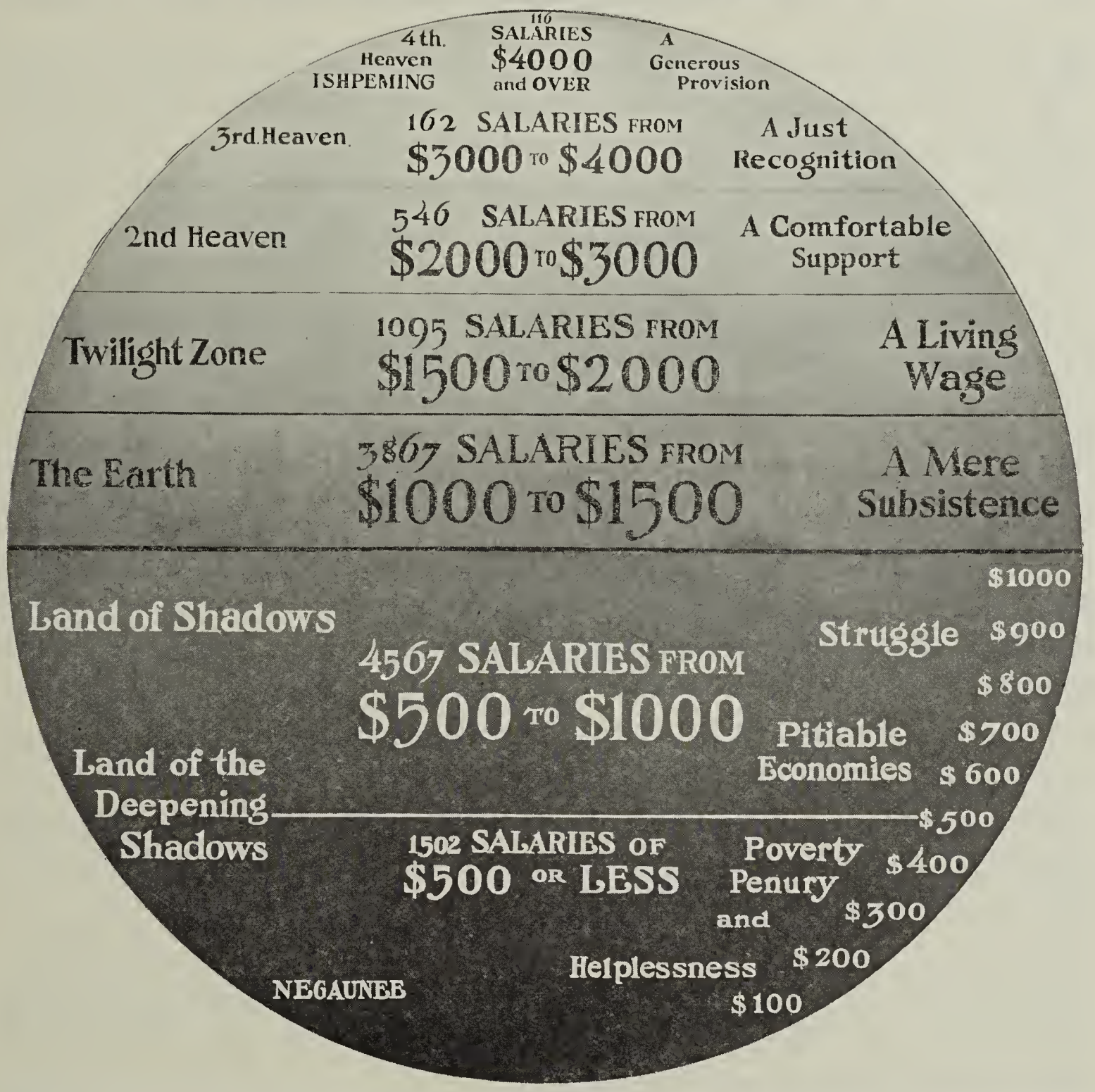
5. The Rocky Mountain and Pacific States: Arizona, California, Colorado, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, Wyoming.

The condition of the church as to ministerial salaries in these state groups is shown by the following table which gives the combined summary of these groups for all the reporting denominations:

Group	Average Pastoral salary	Average payment per member	CLASSIFICATION OF SALARIES								
			Less than $500	$500 to $1000	$1000 to $1500	$1500 to $2000	$2000 to $2500	$2500 to $3000	$3000 to $4000	$4000 to $5000	$5000 and Over
1. New England States	1085	5.84	368	872	738	286	136	68	63	16	16
2. North Atlantic States	1034	4.00	476	1453	576	682	372	181	87	26	19
3. South Atlantic and Gulf States	737	3.38	245	259	94	32	9	2	4	..	..
4. Central States	960	4.75	1194	3902	4160	1220	409	188	102	33	31
5. Rocky Mountain and Pacific States	926	6.00	360	812	688	213	86	46	29	9	5
The United States	937	4.39	2643	7298	6256	2433	1012	485	285	84	71

The reports from the South Atlantic group were limited by the fact that those of the Southern Baptist Convention and a number of smaller denominations were not reported.

ISHPEMING AND NEGAUNEE



TAY-BAY-WAIN-DUNG, an Ojibway Indian Medicine Man, explained to his adopted son, Kee-tchee-me-wah-nah-nah-quod, the future life as taught by the Ojibway.

The first "layer" of that life is a sort of Ojibway purgatory, *Negaumee*, out of which after a while an indian may make his escape to earth. If he finds the tribal totem-pole he may climb up into the first "layer" of heaven. In due time, he may pass through the second and third "layers" of the upper world into the fourth heaven, *Ishpeming*, the home of the best of the good Indians. There "Monedoo," the great and good God lives.

The conditions disclosed by the survey of ministerial support are significantly illustrated by "Negaunee"—the minister's "Land of the Deepening Shadows" of financial poverty—and "Ishpeming," his Heaven of Adequate Support

Professional Salaries

YALE university, recognizing the inadequacy of the salaries paid to its faculty and the losses of men who were compelled to leave the staff for more profitable work, has adopted a budget which adds $300,000 annually to the salaries of its professors. Normal salaries of full-time professors have been increased as follows: $4,000 salaries to $5,000; $4,500 salaries to $6,000; $6,000 salaries to $7,000; a few salaries to $8,000.

Columbia University has adopted a similar budget for 1920. Harvard is now driving for a $15,000,000 endowment fund to ensure a living wage for her professors. Princeton, Cornell and other large colleges and technical schools are doing likewise.

In normal times the low level of salaries for ministers was a source of financial stress and embarrassment. Today it is accentuated by the greatly increased cost of living.

Wholesale prices have advanced seventy-eight per cent. since the beginning of the World War and 265 per cent. during the last twenty years. Had ministerial salaries advanced in a like ratio the present $1,000 salary would be $2,650—the average increase (20 per cent.) would make it only $1,200.

Ministers cannot buy at wholesale prices, and the retail price of fifteen varieties of food advanced 92 per cent. in the ten years from 1907 to 1917, and from 12 per cent. to 20 per cent. since then. According to the National Industrial Conference Board—a federation of twenty manufacturers' associations—the cost of living for the American wage earner was seventy-one per cent. higher in July 1919 than in July 1914.

ADVANCE IN WAGES

INDUSTRIAL investigators find that the normal income of a workingman's family today should be from $1,100 to $1,500 and that wages have been advanced proportionately.

But no such advance has come to the minister. To even approximate the standard of ten years ago the minister's salary should be advanced from sixty to eighty per cent.

INCREASED WAGES MEET INCREASED LIVING EXPENSES

IN THE industries and trades the increased cost of living has been met by largely increased wages.

From September 1914 to March 1919 the average wages of men in eight leading industries increased from seventy-four per cent. to 112 per cent.

The highest percentage of increase was in work where the earnings had been relatively low. This increase enabled workers in general to maintain and even to improve their 1914 standard of living.

In March 1919 the highest average weekly earnings of males in any industry were $29.35 (as against $14 in 1914) in rubber manufacturing; the lowest was $17.10 (as against $10 in 1914) in cotton manufacturing.

The following table is significant:

AVERAGE WEEKLY EARNINGS

(Male workers.)

Industries	Sept., 1914	Sept., 1918	Mar., 1919	Percentage of increase	
				1914-1918	1918-1919
Metal.....	$13.18	$26.80	$24.75	103	88
Cotton....	10.00	20.60	17.10	106	71
Wool.....	11.52	23.21	18.61	102	62
Silk.....	11.77	21.54	22.69	83	93
Boots and Shoes...	14.70	24.04	25.90	64	76
Paper.....	12.73	22.40	22.40	76	76
Rubber....	14.00	28.60	29.35	104	110

RESULTS OF INADEQUATE SALARIES

PHYSICAL disability and mental poverty are due to inadequate food and scanty literary equipment.

Burdensome debts or exacting economies require a minister to have a "side-line."

He is often forced to quit the ministry at an early age in order to provide for present necessities and future disabilities.

The influence of an impoverished ministry discourages recruits to its ranks from the best equipped and most intelligent youth.

THERE IS A DEARTH OF MINISTERS

IN ONE denomination 3,388 congregations did not have regular pastoral care. In another there were 994 fewer ministers than in 1914.

In the New England section of one denomination thirty-five per cent. of the congregations were without regular ministers in 1915.

In a denomination having 963 congregations only 627 had settled pastors.

Another reports an average net gain of 25,680 members, but of only thirty-four ministers.

Another denomination needs a thousand ministers a year to fill the gaps.

DECREASE IN THEOLOGICAL STUDENTS

BETWEEN 1870 and 1910 increases in the student body of three professions were as follows: dentistry, 5,405 per cent.; law, 1,083 per cent.; theology, 238 per cent.

In 1911 there was a total decrease of 178 theological students as compared with 1910; in 1913 there was twenty per cent. less than in 1912.

The summaries of one denominational group report a decrease of twenty-five theological students in two years—from ninety-two to sixty-seven. Another group reports the loss of fifty-four students from 1891 to 1916; another, a decrease of 126 students from 1896 to 1914.

These losses occurred during a period marked by an increase in the number of church members and of college students.

UNTRAINED MINISTERS INCREASING

IN ONE denomination 1,624 more unordained "supply preachers" were used in 1918 than in 1898.

In another, out of 986 ministers only 476 gave their full time to ministerial work.

A survey of an Ohio county reveals the folly of dividing a minister's time: the percentage of gain in churches which had one-quarter of the pastor's time was twenty-six per cent.; those which had one-third of his time, thirty-five per cent.; those with only one-half of his time, thirty-nine per cent. But when the church had all of the minister's time the percentage of gain was sixty per cent.

The proportion of trained men in the ministry is not increasing. An investigation covering 3,500 ministers of one denomination showed that fifty per cent. were without a college education, and not one in four had both college and seminary degrees.

POOR PAY— LOW GRADE PASTORS

INSUFFICIENT salaries deter young men from considering the ministry as a life work. One denomination reports: "2,000 churches

pastorless and shepherdless because of poor salaries."

Inadequate support for the minister and his family is forcing capable young and middle-aged men with college and seminary training out of the ministry.

No adequate provision for the old age or disability of the ministers and their dependents influences young men to enter other callings.

THE CHURCH SUFFERS

THE church has more at stake even than the ministers. By ignoring their just requirements of an adequate support she weakens her claim upon the best young men of promise and ability. The laity must cease considering the support of the ministry, active or retired, as a benevolence.

Self-respecting, worthy, high-grade men cannot be secured for a calling in which their salaries are considered a charity. Good men in the ministry deserve support both while they serve and while they wait the final call.

Laymen must be led to see the justice of these claims.

REMEDIES

THE remedy is to provide an adequate salary for the minister's active years and a retiring pension for his old age.

The best young men are not deterred from coming into the ministry from fear of sacrifices during their active years.

But they are unwilling to face poverty at the end of their career.

Adequate pensions drive away the grim spectres of a minister's life—unemployment, disability and death—and their consequences to those dependent on him. Until something is done to take the minister out of the position of humiliating dependence in old age, desertions to more lucrative professions may be expected.

The church will continue to lose men from the ministry until the laymen wake up to the responsibility of taking proper care of the active ministers and the disabled clergymen in the same manner that business houses provide for their veteran or retired employes. These men whose lives are filled with efforts to cheer the weary and give heart to the discouraged must themselves be heartened in things which concern the most sacred obligations of life—the care today and tomorrow of those who are bound to them and to their tasks by ties of nature, affection and consecration.

CAUSES OF LOW MINISTERIAL SALARIES

LOW clerical salaries are not due to the poverty of the laity. Mr. Carnegie called a certain denomination "the richest institution in all the land."

If so, then what about American Protestantism with its aggregate property worth two billion dollars—equal to an equipment of $12,000 per minister. While ministerial salaries were increasing less than twenty per cent., wages increased four times that amount.

The average prices paid to rural laymen for their crops was two and a half times more in 1918 than in 1910.

THE CHURCH'S GREATEST ASSET

THE fear of commercializing the ministry is groundless as long as ministers' salaries are so far below any real purchasing power.

The greatest asset of Christiandom is not the wealth of its laity but the sacrificial service of its ministers.

Laymen do not pay the cost value of the men whose services they use, basing that cost on the expense of time and money needed for preparation. Special ability and capacity are demanded of ministers whose character must be beyond reproach, and who must and do possess learning, culture, a knowledge of affairs and administrative ability.

FIFTY PROSPEROUS CHURCHES

THE Survey Division investigated fifty prosperous representative churches of the Middle West as to the per capita payment per member for the support of the ministry at four

periods during the last half century. These are some of the disclosures:

The individual church member in three fine Kansas churches paid nine cents per week *less* in 1916 than he did in 1870; four cents *less* per week than in 1890, and one cent *less* per week than in 1910.

The findings in fourteen cases are shown in the following table.

The fact this table illustrates spells ruin unless conditions are changed.

PER CAPITA PAYMENT ON SALARIES

Location of Churches	1870	1890	1910	1916
Kansas	$7.56	$6.00	$4.85	$3.16
"	8.20	4.04	3.00	2.76
"	7.00	4.29	2.17	2.30
Average	$7.58	$4.78	$3.34	$2.74
Minnesota	$6.25	$5.95	$3.68	$3.00
Michigan	4.93	2.15	2.14	2.70
"	4.30	4.90	3.18	2.92
"	4.38	5.73	3.61	4.02
Average	$4.86	$4.68	$3.15	$3.16
Illinois	$5.28	$3.00	$3.96	$2.74
"	6.00	4.08	4.71	3.80
"	....	2.55	1.75	1.93
Average	$5.64	$3.21	$3.47	$2.82
Missouri	$6.00	$5.98	$4.82	$3.89
"	9.56	4.61	3.51	3.71
Average	$7.78	$5.29	$4.16	$3.80
Iowa	$4.40	$3.01	$2.37	$3.28
"	....	4.13	3.27	2.69
Average	$4.40	$3.57	$2.87	$2.98

LOW PER CAPITA CONTRIBUTIONS

THE failure of the laity to meet their financial obligations to the ministers is the principal cause of scant salaries; the attendant difficulties of recruiting an acceptable ministry, and the loss of men who are forced to engage in business enterprises in order to provide for their families. This threatens the ministerial supply and the life of the church. That in the face of a doubled membership and property accumulation the laymen individually pay no more than their fathers did is true in most churches. As a rule *the more they have the less they give.*

EASING THE FINANCIAL CONSCIENCE

INCREASED strength and prosperity have not resulted in an increased sense of responsibility on the part of the laymen but rather in easing their financial consciences. From 1915 to 1918 three classes of churches in a certain denomination stood out from others because they either paid the largest salaries or had the largest membership or owned the most valuable property. They were the "high-salaried," "large" and "rich" churches.

But the laymen of these prosperous churches paid less per member for the support of the ministry than did their denomination as a whole, and very much less than did the smaller churches. They paid less than they themselves did ten years ago. Instead of bearing the burdens of the weak they were carried by the sacrifices of the smaller churches.

The "high-salaried churches"—548 in all—paid a salary of $3,000 or more. In spite of the fact that the years surveyed were years of great financial prosperity these "high salaried" churches paid four cents *less* per member in 1918 than in 1915. The higher salaries were not due to enlarged liberality but in spite of it.

The "large churches"—177 in number—had a membership of 1,000 or more. From 1915 to 1918 the per capita payment of their members *decreased* eleven cents. Churches with the largest membership pay less per member than do the smaller churches. Instead of saying, "because we have more members we can pay a more adequate salary," they say, "because we have more members we need not pay as much."

The "rich churches"—208 in number—had a property valuation of $100,000 or more. Their per capita payments to ministerial support *decreased* nineteen cents per member. God's great givers are always those who have felt the thrill of giving.

HORIZONTAL GIVING

THE statistical scheme of the Methodist Episcopal Church (North), more complete and covering a longer period than that of other denominations, shows that the per capita giving in 1918 was $5.30; in 1917, $5.07; in 1916, $5.01; in 1915, $5.00; in 1914, $5.04; in 1913, $5.08; and in 1912, $5.10. The average member paid only two-fifths of a cent more per week in 1918 than he did in 1912; and since 1900 the per capita weekly payment increased only nine-tenths of one cent.

The graphic line which represents the changes in per capita payments to pastoral support has been almost horizontal for thirty-four years. Meanwhile the total growth of the wealth of the nation, according to government reports, has increased to over $250,000,000, or $8,500 per family.

A TITHE OF A TITHE

THUS, only a tithe of a tithe is paid by the members of the American churches. The average income of the members of Protestant churches has been estimated at $400 a year. A tithe on such incomes would yield enough money to pay all that was paid last year and then leave a billion dollars for the seed-corn of the kingdom.

The combined membership of the Congregational, Baptist, Presbyterian and the Methodist Episcopal Churches is 11,500,000. Their combined income (at $400 per year) would be $4,500,000,000. A tithe of a tithe (one per cent.) on that amount would yield $45,000,000. The income of the six million Methodists (at $400 each) would be almost $2,500,000,000. They paid their ministers $25,000,000, or one per cent. of that amount—not a tithe, but one-tenth of a tithe. There is no reason to believe that the other denominations make a better showing.

It is not strange that there has been an increase of less than twenty per cent. in the salaries of ministers during the last twelve years. How could the increase be larger when the per capita giving of the laymen has not increased.

Only when an aroused conscience shall inspire a higher standard of Christian giving will conditions improve. It is easy to become enamoured of totals, but totals of ministerial support are made up of small items which seriously affect the personal interests of the pastors and their families.

THE DOUBLE CURVE

CHURCH membership is increasing proportionately more rapidly than population. The curve which represents population ascends less rapidly than that which shows church membership. If this condition continues there is a mathematical certainty that the church membership will some day overtake the population.

This would be encouraging were it not accompanied by the threatening fact that financially the church is on the downward path.

Unless this is changed there can be only one end—bankruptcy. The operation of economic law is just as sure in the church as in business. The laymen who have dealt liberally with world-wide and national charities, but who are paying less each year to support the ministry, must assume larger responsibilities.

THE WAY OUT

THE way out is to give the facts to the church. The same principles which assure cooperation, loyalty, industry and contentment in business affairs apply equally well to church affairs. Churches have been compelled to add from fifty to eighty per cent. to the salaries of their janitors and church secretaries. They cannot keep their churches warm and clean without paying more for it.

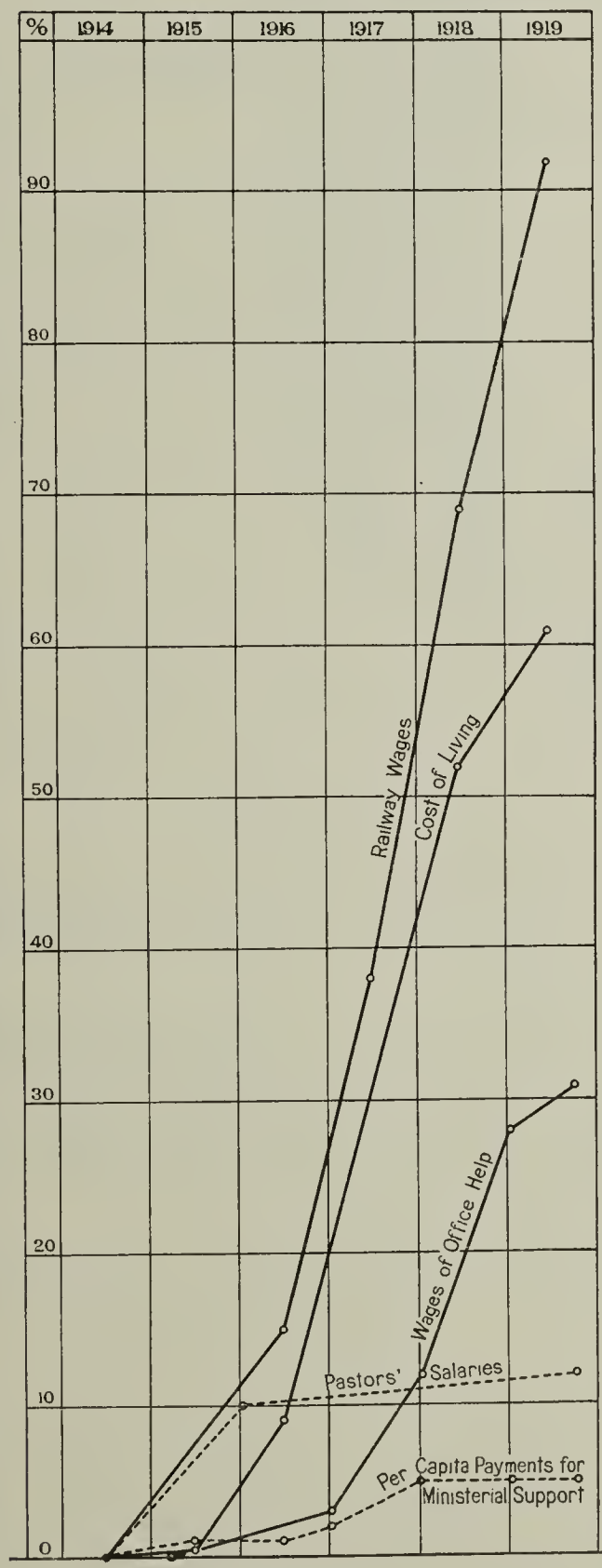
What about the chilly winds of unmet needs which blow against the parsonage where resides the minister who is not working for money and is tied to his task by his vows and ideals? Do not compel him to break them.

Laymen are under vows to support the ministry and the institutions of the church. The injunction, "Vow and pay thy vows!" is on them.

SALARY INCREASES

PLANS for salary increases, based on a minimum salary, have been developed in several denominations.

MINISTERIAL SALARIES PER CAPITA GIVING INCREASED WAGES AND LIVING EXPENSES



The Congregationalists started a salary increase fund through the Home Missionary Society. The Pittsburgh Presbytery of the United Presbyterian Church requires $1,800 for an ordained minister and family. The Commission on Finance of the Methodist Episcopal Church (North) analyzes the conditions and recommends a minimum salary, larger than the average, with a larger percentage of increase for the smaller salaried ministers. The response has been prompt and willing. Most annual conferences have adopted a minimum salary which at present varies from $1,000 to $1,500.

The Disciples of Christ (1919) recommended a conscientious effort by all local churches to increase salaries and urged the following scale of increase: salaries under $1,500, increase twenty-five per cent.; between $1,500 and $2,000, increase twenty per cent; between $2,000 and $3,000, increase fifteen per cent.; above $3,000, increase ten per cent. *"We consider it vital to the maintenance of our ministry in adequate strength that the salary question be taken up by the laymen and disposed of adequately and immediately."*

THE INDISPENSABLE MAN

IN ORGANIZED Christianity the minister is the Indispensable Man. Every great church movement has relied on the faithfulness of the pastor and the possibility of exploiting him to see the program through. He has always been the willing servant of the kingdom and has followed his ideals in carrying out great tasks.

Strength is given to the Interchurch World Movement because of its basic proposition that the minister's position, rights and compensation shall be fully recognized, and that he shall be adequately provided for, both during his active years and in his old age. His condition has gone far beyond that of willingness to make personal sacrifices. It is a question of sacrificing his success, his home and his family. To be willing to make the sacrfice is magnificent, to be sacrificed needlessly by a well-to-do laity, engrossed in its own personal enterprises, is a great tragedy and falls little short of a crime.

HOSPITALS

THE minister is asked to raise money for hospitals, but should he or members of his family fall sick, the expenses for hospital care and a trained nurse must be paid out of his meagre salary.

In the majority of cases this salary is less than $20 a week, or half the amount he must pay for a trained nurse. Such emergencies can only be met on a charity basis. To self-respecting ministers a state institution supported by taxes to which he pays is less offensive than the ordinary charitable offer of a free bed to be charged to "compulsory charity."

COLLEGES

THE minister is asked to work for colleges. To his credit and to the amazement of those who know the conditions he has in some way managed to send his children to college. But what layman has any realization of the scrimping and saving, the humiliating charitable discounts, reduced term charges, or scholarships to which he must have recourse.

Laymen who contribute to educational institutions and provide scholarships should be willing to pay their ministers adequately.

PASTORS are preaching to prosperous groups of laymen each one of which pays to someone who does very ordinary work more than the entire group pays to the minister who renders invaluable service!

Pastors preach to laymen who individually pay more to men who run their automobiles than they pays for a man to run their church!

In their congregations are men who personally in one month earn more than is paid in a year by their entire group for the support of their pastor. Rural ministers are preaching to groups of farmers who individually pay more to the "hired man" than their combined quota for the support of their pastor. Down in the cotton-fields, Negro ministers are preaching to fifty or more cotton pickers who individually are paid more for picking cotton than their entire neighborhood pays to the preacher in a year.

THE CALL TO THE YOUNG MAN

YOUNG men do not determine their call to the ministry on the basis of salary. But the church that puts a low estimate on the value of their services and the importance of their task is not likely to appeal successfully to the young man who prizes the one life he has to live and wants to make it count in the world. Young men are not drawn to the ministry by the lure of luxurious living, but the church can never make a compelling appeal to its best young men until it gives a fair financial recognition to the value of their services.

MEETING A CRISIS

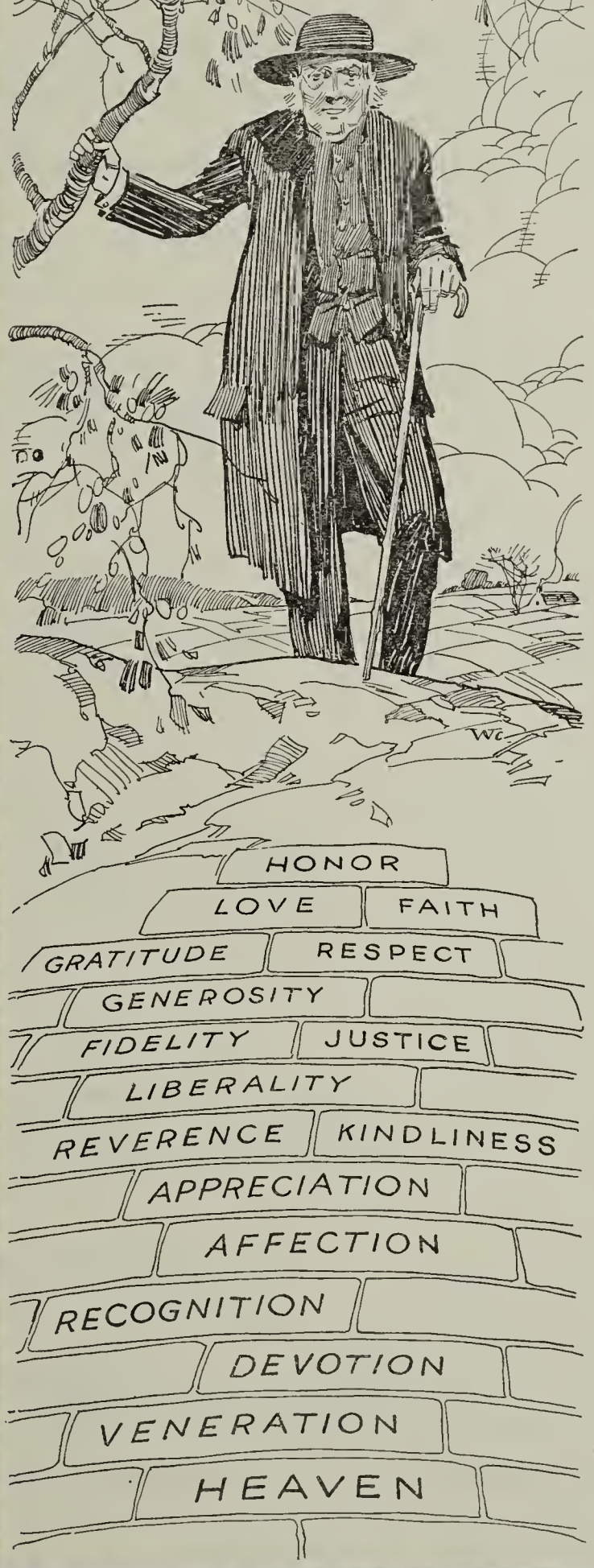
MINISTERS are the officers of the army of the Lord. The nation that loses its officers loses its army; and if the army be lost the nation is lost; and if the nation be lost, all is lost. The only way that the nation can survive is to provide trained officers.

America came late into the World War, not from lack of men willing to follow the flag but because of the time necessary to train officers to lead them.

It is so in the church. If we lose the ministers we lose the army of the Lord and have only an unorganized religious mob; and if we lose the Christian army, we lose the church; and to lose the church is to lose all.

The Church provides vision. "Where there is no vision the people perish."

PAVING THE LAST MILE!



"It's good to grow ol'"

—Joel Chandler Harris

"It's good to grow old" when surrounded by home comforts, rejoicing in a rich experience, amply provided for, free from anxiety concerning the welfare of loved ones.

But what of the aged minister, whose income during his active years has been insufficient to enable him to provide adequately for the future?

Physically unable to continue his chosen work—his earning power gone—without income or property—he must face an old age of deprivation and anxiety.

All his life he has traveled an uphill road that was none too smooth—cheerfully devoting his whole time, strength, and spiritual vitality to loving service for his fellowmen.

What of the "last mile?"

With your gifts it can be made smooth for the feet at last grown weary—without them it will be steep and rough and difficult, and will halt the feeble traveler all too soon.

There are many thousand ministers, and ministers' widows and orphans, who are dependent upon your generosity for the common comforts of life.

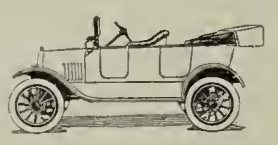
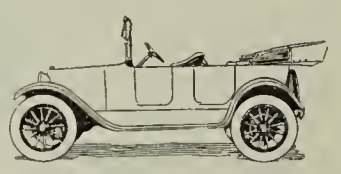
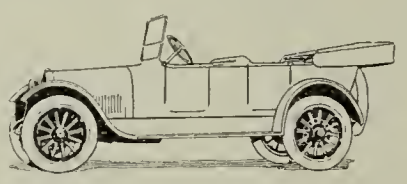
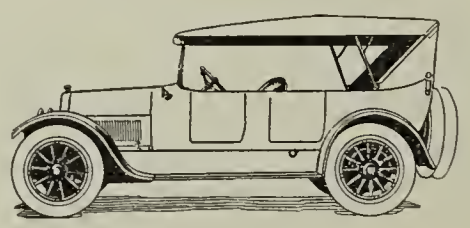
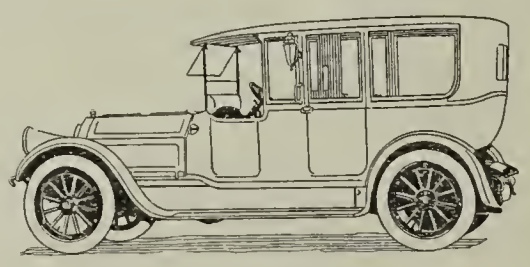
A small sacrifice on your part will be a boon to those who have sacrificed so much for the Great Cause.

What will you do? You can help by a gift, a bequest, or the purchase of a life Annuity Bond.

"Give them the flowers now"

Ministerial Support in Terms of Automobile Cost and Upkeep

Intrinsic values and prices are not the same thing. A good man is worth far more than any machine. The world needs to be educated up to this idea.

Minister's Salaries	Note that:	Types of cars
Class 1. Salary $600 a year.	These ministers receive, for a whole year's work, a sum less than the initial cost of the cheapest car on the market.	
Class 2. Salary $600 to $900 a year.	Many an individual layman spends more for and on his car than the whole congregation pays for its minister's entire yearly salary.	
Class 3. Salary $900 to $1,500 a year.	A car is only one item in the business man's budget. A minister has to support his family for a whole year often on less than this one item costs his parishioner.	
Class 4. Salary $1,500 to $3,000 a year.	A car can serve at best but a few people. A minister serves the whole community all the time. A car is a constant liability. A good minister is a permanent asset.	
Class 5. Salary $3,000 to $5,000 a year.	It is often more profitable to act as chauffeur in a luxurious limousine than to shepherd a thousand souls. This inequality is neither just nor necessary. Let us help change it.	

"How much better is a man than a machine!"

Pension Plans of Corporations

OLD age pensions belong to modern civilization. Fifty years ago employees did not expect a pension in recognition of long and faithful service, but now a considerable portion of the working people of America work in the twilight glow of an expected retirement annuity. An irresistible law of justice has accomplished the new order.

Pension plans adopted by commercial, industrial, public service and other institutions indicate this change.

The International Harvester Company, an industrial corporation, provides an old age annuity of from $18 to $100 a month.

The Standard Oil Company, a producing corporation, provides an annuity, payable monthly, for all employes who have been twenty years or longer in continuous active service; also a death benefit, payable to the beneficiaries of employes.

The Pennsylvania Railroad Company provides a pension or annuity for all employes, the amount determined by the wages received and the years of service.

The American Telegraph and Telephone Company, a public service corporation, provides an annuity for all employes who have been in its service for twenty years or more; also sick, disability and death benefits.

The Carnegie Foundation, an endowed corporation, was established for the benefit of retired college professors and instructors. The pension is based on the years of service, and amounts to one-half of the average salary paid during the last five years plus $400.

The First National Bank of Chicago, a financial corporation, pays a pension to its employes amounting to one-fiftieth of their salary (at date of retirement) for each year of service, with a maximum pension of $6,000.

Secular corporations are in advance of the churches in plans for providing old age and disability pensions.

How far in advance is shown by the following comparison between the pensions assured by the foregoing corporations and those planned by six representative churches, all placed on the same basis:

PENSIONS COMPARED

1. The pensions assured by these six corporations, based on thirty-five years of service and a salary or wage of $2,000 during the last ten years of employment, are as follows:

Pennsylvania Railroad Company	$700
International Harvester Company	875
Standard Oil Company	1,400
American Telegraph & Telephone Company	1,400
First National Bank, Chicago	1,400
Carnegie Foundation	1,400
Average pension	$1,196

2. The pensions promised by six representative churches on the same basis are as follows:

Church A	$875
Church B	500
Church C	500
Church D	500
Church E	470
Church F	350
Average pension	$533

In only one instance does a church plan to provide a pension in excess of the minimum amount paid by any of the above corporations; and then it is based on an assumed ministerial salary of $2,000 during the ten years preceding retirement—an unusual case.

Most of the church plans are uncompleted and the retired ministers do not receive the promised amounts. The church—"the richest institution in all the land"—should do right by her old ministers.

PENSION PLANS OF CHURCHES

THE Christian church, which taught the principle of economic justice to a thousand commercial, industrial and municipal corporations, has been herself slow to recognize the faithful, indispensable and life-long services of her ministers.

The pension plans fall into three general classes: (1) support or pension based on years of service, (2) relief or disability help and (3) contributory annuity.

RECENT DENOMINATIONAL PLANS

WITH the exception of funds held by conventions, presbyteries, conferences, etc., church pension plans are of recent origin and no denomination as yet has an adequate endowment.

There has been little cooperation or uniformity in providing money for pensions and relief. The Interdenominational Secretarial Council has developed some unity of plans among the several boards, each of which, working out its own problem in its own way, has had the inspiration of the methods and work of the others. The oldest and most general plan is that of relief and in some churches it is the only method. The newer tendency is toward an actuarially defined pension based on years of service. No plan can dispense entirely with provision to meet special needs. Disability benefits are sometimes provided by a contributory organization which helps a minister in an emergency.

NUMBER OF BENEFICIARIES

THE number of ministers in seventeen reporting denominations who may in time become eligible to old age benefits is 73,703. The number of beneficiaries reported by these churches was 15,772. The returns are incomplete and difficult to classify. In some denominations every retired minister, minister's widow and dependent orphan child is a beneficiary; while in others formal application and action is required.

Seventeen denominations reported 15,772 beneficiaries, viz: 6,580 retired ministers, 7,833 widows, and 1,359 dependent orphans. Of these 13,545 were classified according to the amounts received as follows:

4,119	beneficiaries	received	less than	$100
3,805	"	"	from $100 to	$200
2,904	"	"	" 200 to	300
1,559	"	"	" 300 to	400
571	"	"	" 400 to	500
401	"	"	" 500 to	600
139	"	"	" 600 to	700
38	"	"	" 700 to	800
9	"	"	" 800 to	900

TWO HUNDRED A YEAR!

ONLY 577 out of the 13,545 beneficiaries—less than 6 per cent.—received over $500; three-fifths of them—7,924—received less than $200; and one-third of them—4,119—received less than $100. The returns cover sixty per cent. of the total Protestant ministry—a sufficient number to show the inadequacy of the present provisions for the support of the retired ministers.

The laymen cannot, even if they would, set themselves against such massed facts. The veterans of Christ are without reasonable protection in their day of need, while business corporations with sound economic judgment guard the old age of their employes by adequate pensions. Can the church expect the world to heed it if guilty of social injustice? The church must square its practice with its teaching.

RECRUITING THE MINISTRY

THE care of the aged minister is closely related to pastoral efficiency as well as to the task of recruiting vigorous and intelligent young men for the ministry.

If the church neglects its old ministers it will not find young men to take their places.

The fear of want in old age lessens the present efficiency of the conscientious worker who, burdened by his fear of dependency, is compelled to limit the means necessary to keep abreast of the times, and must work amid forebodings of the wolf at the door at eventide.

The facts as to inadequate salaries presented in Part I are accentuated when the minister is retired. The pathos of his situation is emphasized by the fact that the meagre support received during his active years makes it impossible for him to provide for his old age, when retirement comes his earning power is gone.

THE INTERCHURCH PROGRAM

THROUGH the Interchurch World Movement there comes an opportunity for the church to discharge for all time the obligations which are now brought home to its conscience by every consideration of honor, esteem, gratitude and justice.

The millions put into buildings and equipment will have to be renewed but a permanent endowment for the benefit of the old minister will remain forever.

In this day when states, cities, schools, corporations, industrial and other establishments are providing for their old and faithful employes—not as a charity but as a matter of economic justice—it would be strange indeed if the last among faithful servants to be thus rewarded should be the retired minister.

The church protects by insurance a part of her assets—her buildings—but fails to protect her largest asset—her ministry—against disability and old age.

The result is loss of efficiency, power and service.

The church has not as yet developed a sufficient sense of responsibility or an appreciation of the fundamental principles of good business and righteous procedure in the matter of ministerial support and relief.

ANNUAL INCOME REQUIRED

THE total amount of income required annually to meet the obligations for pensions and relief of seven of the twenty-one denominations which reported to the Survey Division was $4,385,162.

The total annual income of six of these denominational funds was $1,715,366.

The net additional amount needed to pay in full the claims of all the retired ministers, widows and orphans of these six denominations is $1,742,151.

This amount, expressed in the terms of endowment, at 5 per cent., would be $34,843,020.

In other words the additional endowment needed in order to meet the net unprovided annual amount required to pay the claims of all the retired ministers, widows and orphans of ministers of these six denominations would be $34,843,020.

Eleven additional denominations need additional endowment of $25,332,306.

Add to this the amount already needed by the six denominations, viz: $34,843,020, and the total amount required is $60,175,326. This is the amount which the Survey shows should be the budget of the Interchurch World Movement for the pensioning, support and relief of the retired ministers.

ANNUITY OR PENSION FUNDS ON A CONTRIBUTORY BASIS

DETAILED information required for the organization of a contributory annuity or pension fund cannot be given in this brief résumé. Here is simply indicated the *kind* of information required by an analysis of the Church Pension Fund and the Annuity Fund for Congregational Ministers.

Each denomination must adapt its plan to special conditions, and since a contributory pension or annuity fund assumes clearly defined financial obligations, it should not be adopted unadvisedly. Data must be secured and this requires time, patience, technical skill and money. The Episcopal Church provided an advance budget of $150,000 for actuarial work, tabulation, analysis and preparation. The plan was as follows:

THE CHURCH PENSION FUND

1. Collecting information. 2. Separation of "accrued liabilities" from future liabilities. 3. An initial reserve of $5,000,000 to provide for the "accrued liabilities"; by which is meant the liability for that part of the promised pension which is based upon services rendered prior to March 1, 1917. 4. A permanent pension account, to which 7½ per cent. of the clergymen's salaries are paid each year. Other funds, diocesan, etc., have been merged into this account. 5. *Benefits*: (1) At the age of 68 an annuity equal to 1¼ per cent. of the clergyman's average annual income, multiplied by the number of years in which assessments have been paid by him, after March 1, 1917. The minimum annuity is $600 and the maximum 50 per cent. of the average income since ordination; with special limitations applying to clergymen who were over the age of 35 years when they were ordained; and also for calculating the minimum annuity when all assessments have not been paid. (2) A total disability benefit of an annuity equal to 40 per cent. of the average income for the five years preceding the disability, with a minimum of $600. (3) A widow's annuity, under certain limitations, equal to half the annuity to which her husband would have been entitled. (4) For orphans with certain adjustments, the payment of $100 a year if under the age of seven; $200, from seven to fourteen; $300, from fourteen to twenty-one. (5) Pension benefits are not available for clergymen who retired before March 1, 1917. (6) The questionnaire submitted to the clergy, in order to secure an actuarial basis for the Church Pension Fund, was as follows:

Name.....diocese or missionary district.....residence..... parish, mission or other ecclesiastical body..... .....official position..... date of birth.....year of ordination to the diaconate.....have you a wife living?.....date of wife's birth..... date of marriage.....sex and date of birth of all living children.....

Note to Financial Questions Following:

The purpose of the Commission is to learn the *ecclesiastical income* now received by you. Income from private property should *not* be included. We wish the amount of your present total salary or stipend, and whether received from parochial, diocesan, or other ecclesiastical sources, with the respective amounts. If you have the use of a rectory, house, or apartment, we wish your estimate of the amount that it is worth to you per year. If you are earning ecclesiastical income in other ways, kindly state the amount.

Total salary or stipend. Specify official sources, whence derived, with separate amounts. Worth to you of rectory or apartment per year. Other ecclesiastical earnings. Total..... *Remarks or explanations.*

THE ANNUITY FUND FOR CONGREGATIONAL MINISTERS

THIS fund will receive the income of the five million dollar "Pilgrim Memorial Fund." The new, expanded plan goes into effect January 1, 1921, as follows:

1. *Benefits*: (1) An old age annuity—beginning at the age of 65; minimum $500. *Disability*: (2) Protection for the widow or other dependents in the event of the member's death prior to the age of 65. (3) Additional disability benefits in case of death or permanent disability prior to the age of 65, for which additional payments are required. (4) A share of the distributable income of the "Pilgrim Memorial Fund" to be credited on the next year's dues. (5) Option to receive an old age joint life annuity in which the widow will share; or a deferred old age life annuity with larger benefits.

2. *Dues*: Six per cent. of the salary received each year (based on a minimum of $1,000) to cover the old age annuity; additional dues to cover other benefits.

In working out the plan actuarial determination was made as to the annuities which could be purchased by accumulated credits under varying conditions.

The amount of the annuity resulting from the payment of $60 annually during a period of 35 years, closing at the age of 65, was $514.72—more than 50 per cent. of the assumed salary of $1,000.

WILL OUR CHILDREN BE BETTER THAN THEIR FATHERS?

THE prophet's confession, "I am not better than my fathers," will come to the lips of the laymen who study the per capita giving of church members and learn that, notwithstanding unparalleled prosperity, the average layman today, not only proportionately but in actual amount per member, is paying no more to the support of the ministry than his father or grandfather or great-grandfather did.

Had payments by Christian laymen for the support of the ministry increased in proportion to increased wealth salaries could have been doubled, and millions provided for the extension of the Kingdom. More important than all, hundreds of high-grade, well-trained, effective ministers would not have been forced into secular pursuits in order to provide for their families; and young men of parts and learning, seeing that the laymen were willing to share their prosperity with them, even as in the past the ministers shared the poverty of the laymen, would not have had the lure of their call clouded by the forecast of a helpless and dependent old age; and many a fine, high-minded, devoted young man would have invested his life in the Christian ministry.

A HUMAN CENTURY

IN THE picture Dr. Seth Reed, of Flint, Michigan, now in his ninety-eighth year, one of the oldest living ministers, and Dr. P. B. Hoyt, retired, seventy years of age, represent the past; two pastors, forty-five and twenty-five years old respectively, represent the present; and the three boys represent the future. The men are alike in their devotion to the church. The average laymen paid more to the support of Dr. Reed and his associate than the laymen today, who are bound by like vows, pay for the support of their ministers. One way for the present generation to rectify this decreasing liberality is to make adequate provision for the ministers' old age.

But what about the three boys, one year, eight years and sixteen years of age, who represent the future? What about them? Will they pay less to the support of the ministry than their fathers? If so the curve which represents the decreased payments to ministerial support will descend rapidly and the church will bar its doors against the best of their fellows. These boys will be in the ranks of either the laity or the ministry. If they shall be laymen, and when they shall reach the age of the four men in the picture, they too must confess "We are not better than our fathers"; then their ministers will not be equal to the task, the church will be swamped in the mire of material prosperity and the Light of the World will be obscured.

STATISTICAL TABLES

AMERICAN MINISTERIAL SUPPORT AND RELIEF DIVISION

General

MINISTERIAL

Table A.—By Denomi

Denomination	Number of Communicants	Number of Churches	Pastoral Salaries			
			Total All Salaries	Average Salary	Average Paid per Communicant	
BAPTIST						
Northern Baptist Convention	1,283,120	9,053	$804,900	.....	.....	1
CONGREGATIONAL						
Congregational Churches	770,875	4,045	4,938,767	$1,440	$6.63	2
DISCIPLES						
Disciples of Christ	1,217,598	9,657	6,194,012	641	5.08	3
EVANGELICAL						
Evangelical Association	106,392	935	838,443	897	7.88	4
Evangelical Synod of America	260,213	993	950,000	900	3.65	5
LUTHERAN						
Augustana Synod	195,025	1,152	819,950	712	4.20	6
Synod of Missouri	590,698	2,129	2,046,735	961	3.47	7
METHODIST						
Free Methodist Church of N. A	28,830	934	472,843	506	16.40	8
Methodist Episcopal Church	3,312,130	14,140	14,486,578	1,025	4.37	9
Methodist Episcopal Church, South	2,141,716	6,117	6,136,445	1,003	2.87	10
Methodist Protestant Church	174,302	1,016	672,033	661	3.86	11
Wesleyan Methodist Connection of America	20,000	638	119,794	201	5.98	12
MORAVIAN						
Moravian Church	16,048	76	79,346	1,044	4.94	13
PRESBYTERIAN						
Presbyterian Church in the U. S. A.	522,462	5,412	7,536,975	1,393	4.95	14
Presbyterian Church in the U. S., South	363,942	3,400	2,176,661	640	5.98	15
Reformed Presbyterian Church	2,279	13	16,500	1,269	7.24	16
United Presbyterian Church	171,706	1,022	1,122,532	1,098	6.54	17
REFORMED						
Reformed Church in America	133,783	727	1,000,000	1,500	7.50	18
Reformed Church in the U. S	330,000	.....	.....	884	4.14	19
UNITED BRETHREN						
Church of the United Brethren in Christ	342,230	1,668	1,432,600	859	4.19	20
UNITED EVANGELICAL						
United Evangelical Church	88,169	501	503,614	1,005	5.71	21
TOTAL	*11,788,388	*54,575	*$51,543,828	*$944	*$4.29	22

*Because of incomplete data the Northern Baptist Convention is omitted from the total.

Statistics

SALARIES

nations for all States

	Classification of Salaries								
	Less than $500	$500 to $1,000	$1,000 to $1,500	$1,500 to $2,000	$2,000 to $2,500	$2,500 to $3,000	$3,000 to $4,000	$4,000 to $5,000	$5,000 and Over
1	6	259	598	267	93	25	30	10	4
2	405	1,120	1,284	443	202	105	107	36	56
3	.....	.....	.....	.....	.....	.....	.....	.....	.....
4	40	538	37	14	.....	.....	.....	.....	.....
5	.....	.....	.....	.....	.....	.....	.....	.....	.....
6	.....	.....	.....	.....	.....	.....	.....	.....	.....
7	5	1,355	715	37	8	1	.....	.....	.....
8	374	313	37	3	.....	.....	.....	.....	.....
9	1,932	4,136	4,719	1,739	776	374	179	48	15
10	958	2,371	1,761	598	249	96	73	5	6
11	378	390	161	42	13	3	3	.....	.....
12	.....	.....	.....	.....	.....	.....	.....	.....	.....
13	1	40	35	5	1	.....	.....	.....	.....
14	395	2,563	1,868	335	187	86	18	.....	.....
15	.....	346	617	244	95	43	21	15	5
16	2	2	4	2	3	.....	.....	.....	.....
17	.....	.....	.....	.....	.....	.....	.....	.....	.....
18	.....	65	315	135	44	30	22	4	6
19	6	76	43	4	.....	.....	.....	.....	.....
20	305	593	506	109	16	5	.....	.....	.....
21	22	256	173	50	.....	.....	.....	.....	.....
22	4,829	14,423	12,873	4,027	1,687	768	453	118	92

AMERICAN MINISTERIAL SUPPORT
AND RELIEF DIVISION

General Statistics of

MINISTERIAL SALARIES

Table B.—By States for All Denominations

Name of State	Number of Communicants	Number of Churches	Pastoral Salaries			Classification of Salaries								
			Total All Salaries	Average Salary	Average Paid Per Communicant	Less than $500	$500 to $1000	$1000 to $1500	$1500 to $2000	$2000 to $2500	$2500 to $3000	$3000 to $4000	$4000 to $5000	$5000 and Over
Alabama	244,664	906	$627,627	$693	$2.57	49	16	3	.....	1	.....	.....	.....	.....
Alaska	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Arizona	12,485	105	94,312	898	7.55	14	9	5	3	.....	.....	.....	.....	.....
Arkansas	152,962	908	511,558	564	3.34	18	13	6	1	.....	.....	1	.....	.....
California	125,853	253	455,529	1,800	3.54	78	298	275	81	29	6	5	1	3
Colorado	99,215	683	615,694	901	6.21	41	78	91	35	14	2	5	2	
Connecticut	118,807	520	639,476	1,230	5.38	33	177	144	65	43	12	19	4	8
Delaware	25,209	101	99,593	986	3.95	9	28	42	11	.....	.....	.....	.....	.....
Dist. of Columbia	22,020	60	132,125	2,202	6.00	3	5	7	8	5	4	3	2	1
Florida	76,169	444	349,266	987	4.59	25	25	15	6	3	2	1	.....	.....
Georgia	279,439	1,016	807,327	795	2.89	30	8	4	1	.....	.....	.....	.....	.....
Idaho	37,586	230	224,360	975	5.92	26	47	27	13	2	2	.....	.....	.....
Illinois	767,780	3,433	3,651,551	1,065	9.75	167	553	615	217	96	41	25	6	11
Indiana	575,733	2,316	2,099,539	906	3.64	131	455	246	105	28	17	3	2	1
Iowa	428,414	2,176	2,425,306	1,114	5.66	81	261	524	203	63	23	15	2	
Kansas	331,836	1,877	1,750,556	932	5.27	153	313	344	100	23	12	2	1	1
Kentucky	305,449	1,740	976,342	562	3.20	35	52	13	3	2	2	.....	.....	.....
Louisiana	67,635	378	280,508	742	4.15	11	21	14	1	.....	.....	.....	.....	.....
Maine	44,278	391	331,221	847	7.48	116	152	108	31	5	2	3	.....	1
Maryland	137,768	579	587,216	1,014	4.26	20	104	78	50	24	10	9	2	.....
Massachusetts	225,961	988	1,248,940	1,264	5.53	99	248	290	147	67	42	37	9	6
Michigan	333,998	1,722	1,697,857	986	5.08	76	452	321	79	25	11	11	1	3
Minnesota	244,137	1,377	1,277,269	928	5.23	83	259	249	63	23	15	7	2	3
Mississippi	153,590	786	474,258	603	3.08	1	4	1	.....	.....	.....	.....	.....	.....
Missouri	478,256	2,574	1,970,156	765	4.12	82	293	167	37	14	4	4	7	2
Montana	32,250	294	276,069	939	8.56	33	83	51	17	10	3	1	.....	.....
Nebraska	203,368	1,356	1,329,356	980	6.54	67	320	368	68	14	7	5	2	1
Nevada	1,303	19	15,488	815	11.12	7	6	2	1	.....	.....	.....	.....	.....
New Hampshire	33,618	278	252,392	908	7.51	49	127	95	13	10	6	1	2	.....
New Jersey	273,728	999	1,274,701	1,276	4.66	61	170	151	91	62	4	3	2	3
New Mexico	17,414	169	127.945	757	7.35	17	13	7	4	2	20	12	3	.....
New York	696,040	2,819	3,486,156	1,236	5.01	191	514	635	180	116	55	49	14	12
N. Carolina	326,668	1,398	944,816	676	2.89	33	24	7	1	.....	.....	.....	.....	.....
North Dakota	44,252	514	450,676	878	10.18	47	107	98	32	7	2	1	.....	.....
Ohio	837,281	2,599	3,171,396	1,220	3.79	133	410	720	180	82	40	24	6	8
Oklahoma	171,954	1,633	938,890	575	5.47	71	121	87	21	7	4	.....	2	.....
Oregon	73,950	586	465,548	794	6.30	59	82	65	23	8	8	1	1	.....
Pennsylvania	1,045,358	3,348	3,961,920	1,184	3.80	92	400	525	315	152	101	17	5	3
Rhode Island	22,320	117	109,275	934	4.90	12	15	27	14	3	3	2	1	1
S. Carolina	146,708	650	549,152	845	3.74	.....	2	1	.....	.....	.....	.....	.....	.....
South Dakota	58,464	545	466,084	855	7.97	47	103	143	45	7	2	3	.....	.....
Tennessee	288,960	1,199	904,781	755	3.13	57	73	25	9	1	.....	1	.....	.....
Texas	454,033	2,370	1,965,147	830	4.33	21	74	18	13	4	.....	1	.....	.....
Utah	60,278	467	345,310	739	5.73	10	11	2	1	.....	.....	.....	.....	1
Vermont	41,486	326	263,758	809	6.36	59	153	74	16	8	3	1	.....	.....
Virginia	276,346	940	727,455	774	2.63	25	43	31	1	.....	.....	.....	.....	.....
Washington	114,805	897	825,806	921	7.19	70	163	140	30	17	4	5	2	1
West Virginia	216,161	1,022	751,044	735	3.47	50	137	94	23	11	5	6	1	.....
Wisconsin	208,729	1,083	1,041,523	962	4.97	56	255	278	70	20	10	2	2	1
Wyoming	8,440	81	60,279	744	7.09	5	22	23	5	4	1	.....	.....	.....
TOTAL	10,943,158	51,272	$48,031,648	$744	$4.38	2,653	7,299	7,256	2,433	1,012	485	285	84	71

BUDGET FOR MINISTERIAL PENSIONS AND RELIEF

AMERICAN MINISTERIAL SUPPORT
AND RELIEF DIVISION

General Budget

SUPPORT OF RE
and Widows and

Table I.—By

Figures given by some denominations include

Denomination	Beneficiaries												
	Present Number of Beneficiaries				Classification of Beneficiaries by Amounts Received								
	Ministers	Widows	Children	Total	Under $100	From $101 to $200	From $201 to $300	From $301 to $400	From $401 to $500	From $501 to $600	From $601 to $700	From $701 to $800	From $801 to $900
BAPTIST:													
Northern Baptist Convention	261	227	102	590	.....	.....	.....	.....	.....	.....	.....	.....	.....
Seventh Day Baptist	3	.....	.....	3	.....	.....	.....	.....	.....	.....	.....	.....	.....
CONGREGATIONAL:													
Congregational Churches	175	147	13	335	54	138	94	39	9	.....	.....	.....	.....
DISCIPLES:													
Disciples of Christ	140	84	14	238	33	95	62	45	2	.....	1	.....	.....
EVANGELICAL:													
Evangelical Association	46	18	.....	64	14	17	17	16	.....	.....	.....	.....	.....
Evangelical Synod of N.A.	77	168	49	294	49	231	30	.....	.....	.....	.....	.....	.....
LUTHERAN:													
United Lutheran Church in America	45	96	3	144	.....	72	69	.....	.....	.....	.....	.....	.....
Augustana Synod	48	95	1	144	10	119	.....	.....	.....	.....	.....	.....	.....
METHODIST:													
Methodist Episcopal Church	3,154	3,601	563	7,318	1,827	1,923	1,650	813	379	96	35	8	5
Methodist Episcopal Church, South	1,000	1,074	.....	2,074	2,074	.....	.....	.....	.....	.....	.....	.....	.....
Methodist Protestant Church	11	15	.....	26	.....	13	3	7	2	1	.....	.....	.....
Free Methodist Church of N. A.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
MORAVIAN:													
Moravian Church	18	25	40	83	.....	42	26	15	.....	.....	.....	.....	.....
PRESBYTERIAN:													
Presbyterian Church in the U. S. A.	736	976	70	1,782	32	819	564	356	21	.....	.....	.....	.....
Presbyterian Church in the U. S., South	107	160	27	294	53	120	65	36	13	6	1	.....	.....
United Presbyterian Church	30	91	3	124	1	20	63	40	.....	.....	.....	.....	.....
REFORMED:													
Reformed Church in America	23	67	.....	90	.....	.....	.....	.....	.....	.....	.....	.....	.....
Reformed Church in the U. S.	29	41	.....	70	5	49	10	3	1	.....	.....	.....	.....
UNITED BRETHREN:													
Church of the United Brethren in Christ	.....	252	38	290	.....	.....	.....	.....	.....	.....	.....	.....	.....
TOTAL	5,908	7,137	923	13,963	4,152	3,658	2,653	1,370	427	103	37	8	5

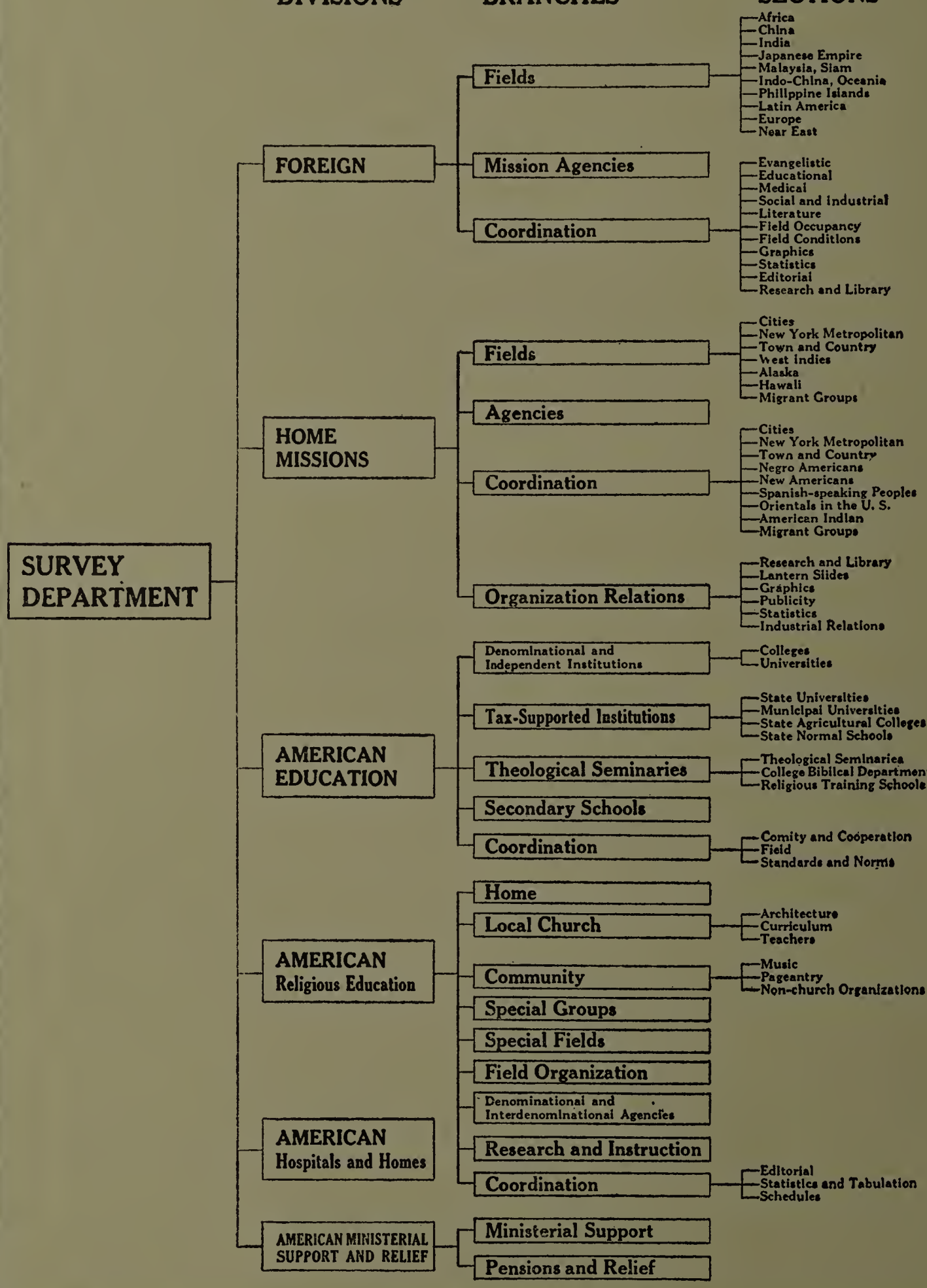
Statement

TIRED MINISTERS
Orphans of Ministers

Denominations

amounts for support of retired missionaries

Denomination	Financial Program					
				Additional Endowment Needed		
	Total Income Needed to Pay 1920 Claims	Present Income	Additional Income Needed	Endowment Necessary to Produce Additional Income Needed	Present Non-Productive Endowment Which Will Become Productive	Net Additional Endowment Needed
BAPTIST:						
Northern Baptist Convention	.....	$163,933	.....	$10,000,000	.....	$10,000,000
Seventh Day Baptist	.....	600	.....	50,000	.....	50,000
CONGREGATIONAL:						
Congregational Churches	$242,000	142,000	$100,000	8,000,000	$6,000,000	2,000,000
DISCIPLES:						
Disciples of Christ	.....	48,980	.....	5,140,000	.....	5,140,000
EVANGELICAL:						
Evangelical Association	.....	23,050	.....	315,000	.....	315,000
Evangelical Synod of N. A	85,000	37,600	47,400	1,000,000	.....	1,000,000
LUTHERAN:						
United Lutheran Church in America	90,000	100,000	.....	1,000,000	.....	1,000,000
Augustana Synod	.....	14,814	.....	1,000,000	.....	1,000,000
METHODIST:						
Methodist Episcopal Church	2,503,462	1,397,616	1,105,846	22,200,000	7,200,000	15,000,000
Methodist Episcopal Church, So	.....	38,947	.....	9,500,000	.....	9,500,000
Methodist Protestant Church	.....	7,150	.....	.....	.....	.....
Free Methodist Church of N. A	.....	19,516	.....	390,326	.....	390,326
MORAVIAN:						
Moravian Church	43,000	18,000	25,000	500,000	.....	500,000
PRESBYTERIAN:						
Presbyterian Church in the U,S.A	1,469,645	.....	.....	10,000,000	.....	10,000,000
Presbyterian Church in the U. S.	.....	67,448	.....	430,000	.....	430,000
United Presbyterian Church	52,055	20,150	31,905	650,000	.....	650,000
REFORMED:						
Reformed Church in America	.....	35,000	.....	1,000,000	.....	1,000,000
Reformed Church in the U. S	.....	24,355	.....	1,200,000	.....	1,200,000
UNITED BRETHREN:						
Church of the United Brethren in Christ	.....	101,345	.....	1,000,000	.....	1,000,000
TOTAL	$4,385,162	$2,260,504	$1,742,151	$73,375,000	$13,200,000	$60,175,326

INTERCHURCH WORLD MOVEMENT OF NORTH AMERICA

ORGANIZATION OF THE SURVEY DEPARTMENT